

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JAY F. WEST	§	Case No. 04-75281
PAMALA D. WEST	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2004.
- 2) The plan was confirmed on 01/07/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/18/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2005, 03/12/2008.
- 5) The case was completed on 04/28/2009.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,024.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 68,671.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 68,671.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 305.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,670.62	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,975.62</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF CROSBY &	Lgl	305.00	305.00	305.00	305.00	0.00
CITIFINANCIAL AUTO LTD	Sec	4,000.00	0.00	3,106.96	3,106.96	907.86
CITIFINANCIAL AUTO LTD	Uns	4,603.42	7,060.87	7,060.87	5,564.10	0.00
CHASE MANHATTAN MORTGAGE	Con	0.00	0.00	0.00	42,723.91	0.00
CHASE MANHATTAN MORTGAGE	Sec	12,418.73	12,418.73	12,059.57	12,059.57	0.00
VILLAGE OF POPLAR GROVE	Sec	1,248.27	1,248.00	1,248.00	1,248.00	0.00
VILLAGE OF POPLAR GROVE	Uns	0.00	0.27	0.27	0.22	0.00
ACCOUNTS RECOVERY SERVICE	Uns	178.42	178.42	0.00	0.00	0.00
ROUNDUP FUNDING LLC	Uns	429.58	428.83	428.83	337.93	0.00
ALLIED INTERSTATE, INC.	Uns	803.74	803.74	0.00	0.00	0.00
COMMONWEALTH EDISON	Uns	261.03	261.03	0.00	0.00	0.00
CREDIT COLLECTION SERVICES	Uns	92.74	92.74	0.00	0.00	0.00
CREDIT MANAGEMENT	Uns	94.48	94.48	0.00	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	289.91	331.47	331.47	261.21	0.00
CRI	Uns	750.00	750.00	0.00	0.00	0.00
HELVEY & ASSOCIATES	Uns	104.82	104.82	0.00	0.00	0.00
NICOR GAS	Uns	814.43	756.31	0.00	0.00	0.00
PHYSICIANS IMMEDIATE CARE	Uns	148.00	148.00	148.00	116.62	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
READER SERVICE	Uns	16.96	16.96	0.00	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	279.85	468.28	468.28	369.00	0.00
ROCKFORD REGISTER STAR	Uns	21.00	21.00	0.00	0.00	0.00
SHOPKO	Uns	750.00	750.00	0.00	0.00	0.00
VERIZON WEST SOUTH	Uns	162.57	162.57	0.00	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 42,723.91	\$ 0.00
Mortgage Arrearage	\$ 12,059.57	\$ 12,059.57	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,354.96	\$ 4,354.96	\$ 907.86
<b>TOTAL SECURED:</b>	\$ 16,414.53	\$ 59,138.44	\$ 907.86
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 8,437.72	\$ 6,649.08	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,975.62	
Disbursements to Creditors	\$ 66,695.38	
<b>TOTAL DISBURSEMENTS:</b>		\$ 68,671.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/18/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.